

Effective 6/1/2021

## MEMBER BENEFITS

ATM (Member)	FREE
Mobile Banking	FREE
E-Statements	FREE
Phone Banking	FREE
Notary Service	FREE
Check Orders (Age 65 or older-1 box)	FREE
Monthly Maintenance Fee	FREE
Current Year or Mid-Month Statement	FREE
Bill Pay	FREE
Zelle Pay (Transaction Fees may apply)	FREE
Remote Deposit Capture	FREE

## SERVICE FEES

Outgoing Wire (Domestic)	\$30 <sup>00</sup>
Outgoing Wire (International)	\$55 <sup>00</sup>
Incoming Wire Fee	\$10 <sup>00</sup>
Statement Copy (Over 1 Year)	\$3 <sup>00</sup>
Return Mail Fee	\$5 <sup>00</sup>
Home Equity Application Fee	\$150 <sup>00</sup>
Credit Union Check	\$3 <sup>00</sup>
Check Copy	\$5 <sup>00</sup>
Money Orders	\$2 <sup>00</sup>
Mortgage Discharge Fee	\$50 <sup>50</sup>
Lien Release Replacement Fee	\$10 <sup>00</sup>
Letter of Protest	\$30 <sup>00</sup>
Research Fee (Per Hour)	\$25 <sup>00</sup>
GAP Insurance	\$175 <sup>00</sup>
Mechanical Warranty Enrollment Fee	\$100 <sup>00</sup>
Installment Loans (with 15-day grace)	\$25 <sup>00</sup>
Home Equity Loans (with 15-day grace)	\$30 <sup>00</sup>
Foreign Item (Canadian)	\$7 <sup>00</sup>
Non-Member Check Cashing Fee	\$10 <sup>00</sup>

## ACCOUNT FEES

New Share Account (Minimum Deposit)	\$5 <sup>00</sup>
Business Account Monthly Fee	\$15 <sup>00</sup>
NSF Returned Fee	\$25 <sup>00</sup>
Courtesy Pay Fee (ACH/Draft)	\$30 <sup>00</sup>
Deposited Check Return Fee	\$30 <sup>00</sup>
Stop Payment	\$25 <sup>00</sup>
Credit Union Check Stop Pay	\$45 <sup>00</sup>
Inactive Account Monthly Fee (After 1 year)	\$5 <sup>00</sup>
Dormant Account Monthly Fee (After 2 years)	\$25 <sup>00</sup>
Early Closing Fee (Less than 6 mos.)	\$10 <sup>00</sup>
Manual EFT Item Post Fee	\$10 <sup>00</sup>
Returned Account Closed Fee	\$10 <sup>00</sup>
Money Market over 4 transfers	\$10 <sup>00</sup>
ACH Origination Fee	\$5 <sup>00</sup>
Counter Checks	\$5 <sup>00</sup>
Over 6 Transfers	\$5 <sup>00</sup>

## CARD RELATED FEES

ATM Fee (Non-Member)	\$5 <sup>00</sup>
Replacement Debit Card/ATM	\$15 <sup>00</sup>
Lost Card Block	\$10 <sup>00</sup>
Damaged Debit Card/ATM	\$5 <sup>00</sup>
Instant Issue Mailing Fee	\$10 <sup>00</sup>
Debit Card Reactivation (2 <sup>nd</sup> chance)	\$25 <sup>00</sup>
VISA Gift Card	\$10 <sup>00</sup>
Travel Card (EMV Chip)	\$10 <sup>00</sup>
Debit Card/Zelle Stop Payment Fee	\$25 <sup>00</sup>
Non-Activated Debit Card (within 90 days)	\$10 <sup>00</sup>
Courtesy Pay Fee (Debit Card Opt In)	\$30 <sup>00</sup>